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**JAN 11 2005**

**Mr James A Reagan**  
**Examiner**  
**Art Unit 3621**  
**C/o Commissioner for Patents**  
**USPTO**

**FAX : 703 305 7687**

**RE: RESPONSE FOR YOUR ACTION LETTER MAILED 21 OCT**  
**2004 FOR CPA - APPLICATION 09/396005**

**Dear Sir,**

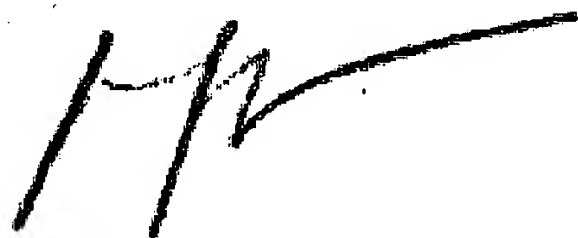
In response to the above action letter, our response is as attached and consist of the following:

	Pages
Official Response	63
Appendix 1	10
Declaration	1
Total faxed pages including this cover page	75

We hereby certified that this response was faxed on the 11 Jan 2005 (Malaysia Time).

Thank you

Yours truly,



**Khai Hee KWAN**

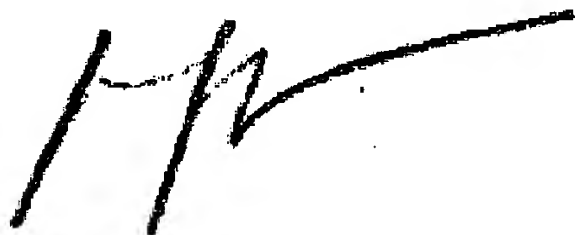
**Dated 11 Jan 2005**

**Application number:** 09/396005**Art Unit:** 3621**Applicant:** Khai Hee Kwan**Examiner:** James A Reagan**Title:** Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards**Declaration 37 CFR 1.132**

5

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of any application, any patent issuing thereon, or any patent to which this verified statement is directed.

15



Khai Hee KWAN

20 Peti surat 1178  
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25 11 Jan 2005

Page 64 of 74